

7reafntc(2/2010)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

FILED

5/19/11

Clerk, U.S. Bankruptcy Court  
Western District of Missouri

In Re: Belinda Jean O'Dell

Debtor(s)

Case No.: 11-60489-abf7

**NOTICE TO DEBTOR OF CONSEQUENCES OF REAFFIRMATION**

You have filed with the Court a reaffirmation of a debt. In connection with deciding whether you want to go ahead with that reaffirmation, you should consider the following:

1. You are not obligated by law to enter into this agreement.
2. Entering into this reaffirmation agreement will not stop a foreclosure or repossession of the property, IF YOU FAIL TO MAKE THE PAYMENTS SHOWN IN THE REAFFIRMATION AGREEMENT.
3. If you reaffirm this debt, and do not make timely payments, the creditor will be able to foreclose or repossess the property AND it may also be entitled to sue you for a deficiency judgment if the property sells for less than you owe.
4. While the law is not settled on this question, you may be able to keep the property even if you do not sign the reaffirmation agreement, simply by staying current on your payments. An attorney familiar with bankruptcy law can discuss with you the possibility of retaining your property and paying on the debt without entering into a reaffirmation agreement.
5. If an attorney is representing you, the attorney is obligated to discuss with you the consequences of reaffirming debts.
6. You have the right to rescind the reaffirmation agreement at any time prior to discharge or within sixty days after such agreement was filed with the court, whichever occurs later, by giving notice of rescission to the creditor. A copy of the notice of rescission and an original certificate of service showing that you served the notice on the creditor can be filed with the court.

Dated: 5/19/11

Ann Thompson  
Court Executive

In re:  
Belinda Jean O'Dell  
Debtor

Case No. 11-60489-abf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-6

User: almstedj  
Form ID: 7reafntc

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Total Noticed: 2

Date Rcvd: May 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2011.

db +Belinda Jean O'Dell, 368 W. 2nd Street, Lebanon, MO 65536-2906  
aty +Shari K. DeArmon, Groce & DeArmon, 1705 N. Jefferson Ave., Springfield, MO 65803-2820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2011

Signature:

